

OLF13 (Official Local Form 13)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

In re:

Chapter 13

Case Number 19-13439-CJP

Terrence G. Tulloch

Honorable Christopher J. Panos

Debtor

_____ /

MOTION FOR RELIEF FROM STAY – REAL ESTATE WORKSHEET

(To be attached to Motion for Relief from Stay)

I Caitlyn Green, Vice President Loan Documentation of Wells Fargo Bank, N.A.
(Name and Title) (Name of Organization/Corporation/Moving Party)

(hereinafter, “Movant”) hereby declare (or certify, verify, or state):

BACKGROUND INFORMATION

1. (a) Date Chapter 13 petition was filed (If case has been converted from Chapter 7 to Chapter 13, provide date of petition and date of conversion): October 8, 2019

(b) Address of real property which is the subject of this motion:

82 Woolson St, Mattapan, MA 02126

2. (a). Original Mortgagee’s Name and Address:

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026, Flint, MI 48501-2026

(b) Name and Address of Current Mortgage Holder:

Wells Fargo Bank, N.A.
Attention Bankruptcy Department, MAC: N9286-01Y
Default Document Processing, PO Box 1629
Minneapolis, MN 55440-9790

(c) Name of Note Holder, if different than Mortgage Holder: N/A

3. Date of Mortgage: August 29, 2013

4. Post-Petition payment address, if different than above:

Wells Fargo Home Mortgage
PO Box 14507, Des Moines, IA 50306

5. The manner in which the Movant perfected its interest in the property:

Recorded Mortgage

6. Other collateral securing the note: N/A

7. Other liens and encumbrances affecting the property in the order of their priority:

Names of Senior Lien Holder	Amount Due	Source of Information (e.g., Schedules filed by Debtor(s), public records)
N/A	N/A	N/A
Names of Junior Lien holders	Amount Due	Source of Information
N/A	N/A	N/A
Movant's Lien	\$314,569.40	Payoff Quote

8. Existence and Date of recorded Homestead (if known):

- A Declaration of Homestead by Terrence Tulloch and Andrea Weekes Tulloch is dated August 29, 2013 and recorded with the Suffolk County Registry of Deeds at Book 52032, Page 127.

DEBT/ VALUE REPRESENTATIONS

9. Total pre-petition and post-petition indebtedness of Debtor(s) to Movant at the time of filing the motion: \$314,569.40

(Note: this amount may not be relied on as a "payoff" quotation.)

10. (a). Movant's estimated fair market value of the real property: \$710,000.00

(b). Source of estimated fair market valuation: Broker's Price Opinion dated July 15, 2022

- (c). Liquidation value of the real property: \$667,400.00
(Est. fair market value minus 6% = Liq. Value)

STATUS OF DEBT AS OF THE PETITION DATE

11. (a) Total pre-petition indebtedness of Debtor(s) to Movant as of petition filing date:
\$335,928.54
- (b). Amount of principal, inclusive of any differed balance: \$298,673.01
- (c). Amount of interest: \$27,930.13
- (d). Amount of escrow (taxes and insurance): \$8,849.90
- (e). Amount of forced placed insurance expended by Movant: N/A
- (f). Amount of Attorney's fees billed to Debtor(s) pre-petition: N/A
- (g). Amount of pre-petition late fees, if any, billed to Debtor(s): N/A
12. Contractual interest rate: 4.625% (If interest rate is (or was) adjustable, please list the rate(s) and dates(s) the rate(s) was/were in effect on a separate sheet and attach the sheet as an exhibit to this form; please list the exhibit number here: N/A)
13. Explain any additional pre-petition fees, charges or amounts charged to the account of the Debtor(s) and not listed above:
- Fees/Costs: \$475.50

(If additional space is needed, please list the amounts on a separate sheet and attach the sheet as an exhibit to this form; please list the exhibit number here: N/A)

AMOUNT OF ALLEGED POST-PETITION DEFAULT
(AS OF 08/04/2022)

14. Date last payment was received: July 26, 2022
15. Total number of post-petition payments due from the date of the filing of petition through the date of this Motion or August 1, 2022: 34

SCHEDULE OF POST-PETITION PAYMENTS IN DEFAULT

(Do not substitute computer generated internal accountings):

Paym't Due Date	Amt. of Paym't Due	Amt. of Paym't Rec'd	Date Paym't Rec'd	Amt. Applied to Principal	Amt. Applied to Interest	Amt. Applied to Escrow	Late Fee Charged if any	Amt. Not Applied
11/01/2021	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12/01/2021	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
01/01/2022	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
02/01/2022	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
03/01/2022	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
04/01/2022	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
05/01/2022	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
06/01/2022	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
07/01/2022	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
08/01/2022	\$2,661.53	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Totals:	\$26,615.30	N/A	N/A	N/A	N/A	N/A	N/A	N/A

16. Amount of Movant's Attorneys' fees billed to Debtor to date for the preparation and filing of this motion: N/A
17. Other Attorney's fees charged to Debtor post-petition: N/A
18. Amount of Movant's post-petition inspection fees: N/A
19. Amount of Movant's post-petition appraisal/broker's price opinion: N/A
20. Amount of forced placed insurance or insurance provided by the Movant post-petition: N/A
21. Sum held in suspense by Movant in connection with this contract, if applicable: (\$1,721.61)
22. Amount of other post-petition advances or charges (e.g. real estate taxes, insurance): N/A
23. Total amount of post-petition default, including all payments, fees, and charges: \$24,893.69

24. Amount and date of post-petition payments offered by the Debtor(s) and refused by the
Movant: Amount(s) N/A

Date(s): N/A

REQUIRED ATTACHMENTS TO MOTION

Attach the following documents to this motion and indicate the exhibit number
associated with the documents:

(1) Copies of documents that indicate Movant's interest in the subject property. For
purposes of example only, a complete and legible copy of the promissory note or other debt
instrument together with a complete and legible copy of the mortgage and any assignments in
the chain from the original mortgagee to the current moving party. (Exhibit A-C)

(2) Copies of documents establishing proof of standing to bring this motion if different
from the above. (Exhibit N/A)

(3) Copies of documents establishing that Movant's interest in the real property is
perfected. For the purposes of example only, a complete and legible copy of the Financing
Statement (UCC-1) filed with either the Clerk's Office or the Register of the county the property
is located in. (Exhibit N/A)


CERTIFICATION AND DECLARATION FOR BUSINESS RECORDS

The undersigned certifies that the information provided in this worksheet and any exhibits attached to this worksheet (other than transactional documents attached as required in paragraphs (1) through (3) above) are derived from records that (a) were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters; and (b) were prepared and kept in the regular course of business.

In the event the Worksheet is not fully completed, Movant shall explain the reasons therefore and the reasonable efforts made to obtain the information. N/A

The undersigned further certifies that copies of any transactional documents attached to this worksheet as required by paragraphs 1, 2, or 3, immediately above, are true and accurate copies of the original documents. The undersigned further certifies that the original documents are in Movant's possession, except as follows: N/A

I/WE DECLARE UNDER THE PENALTY OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF MY/OUR KNOWLEDGE AND BELIEF.


Signature

August 18, 2022
Date

Caitlyn Green
Printed Name

Vice President Loan Documentation Wells Fargo Bank, N.A.
Title and Organization